

| | | | |
|--|--------------------------------|-------------|-----------|
| Information to identify the case: | | | |
| Debtor 1 | <u>DAVID MICHAEL MOODY</u> | | |
| | First Name | Middle Name | Last Name |
| Debtor 2 | | | |
| (Spouse, if filing) | First Name | Middle Name | Last Name |
| United States Bankruptcy Court | District of Minnesota | | |
| Case number: | 21-41988 | | |
| | Social Security number or ITIN | xxx-xx-1503 | |
| | EIN | -- | |
| | Social Security number or ITIN | ---- | |
| | EIN | -- | |

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

DAVID MICHAEL MOODY

By the court: Kesha L Tanabe
United States Bankruptcy Judge

3/7/23

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
DAVID MICHAEL MOODY
Debtor

Case No. 21-41988-KLT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0864-4
Date Rcvd: Mar 07, 2023

User: admin
Form ID: mb318jo1

Page 1 of 3
Total Noticed: 24

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 09, 2023:

| Recip ID | Recipient Name and Address |
|----------|--|
| db | + DAVID MICHAEL MOODY, 4300 ROBBINS LNDG N APT 701, Robbinsdale, MN 55422-2258 |
| 62749019 | + Bigos Management, 8325 Wayzata Blvd, Minneapolis MN 55426-1398 |
| 62904398 | + Carmyn Puztikka, 4300 Robins Landing, Apt. 310, Robbinsdale MN 55422-2256 |
| 62749024 | + Home Choice, 511 87th Lane NE, Minneapolis MN 55434-1024 |
| 62765876 | + Payday America, Inc, 181 River Ridge Cir S, Burnsville, MN 55337-1627 |

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|---|----------------------|---|
| smg | + EDI: MINNDEPREV.COM | Mar 08 2023 02:05:00 | Minnesota Department of Revenue, Bankruptcy Section, PO BOX 64447, St Paul, MN 55164-0447 |
| smg | + Email/Text: ustpreion12.mn.ecf@usdoj.gov | Mar 07 2023 21:04:00 | US Trustee, 1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070 |
| smg | + Email/Text: USAMN.BNC.Bankruptcy@usdoj.gov | Mar 07 2023 21:04:00 | United States Attorney, 600 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070 |
| 62904399 | Email/Text: ebnnotifications@creditacceptance.com | Mar 07 2023 21:04:00 | Credit Acceptance, PO Box 513, Southfield MI 48037-0513 |
| 62749020 | + Email/Text: bknotice@ercbpo.com | Mar 07 2023 21:04:00 | Enhanced Recovery Company, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville FL 32256-7412 |
| 62749021 | + Email/Text: bankruptcy@rentacenter.com | Mar 07 2023 21:04:00 | Get It Now, LLC, Attn: Bankruptcy/Customer Care, 5501 Headquarters Dr, Plano TX 75024-6191 |
| 62761089 | + EDI: CBS7AVE | Mar 08 2023 02:05:00 | Ginny's, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849 |
| 62749022 | EDI: CBS7AVE | Mar 08 2023 02:05:00 | Ginny's, 1112 7th Ave, Monroe WI 53566-1364 |
| 62749023 | + EDI: CBS7AVE | Mar 08 2023 02:05:00 | Ginnys/Swiss Colony Inc, Attn: Credit Department, Po Box 2825, Monroe WI 53566-8025 |
| 62749025 | + EDI: LCIICSYSTEM | Mar 08 2023 02:05:00 | IC Systems, Inc, Attn: Bankruptcy, Po Box 64378, St. Paul MN 55164-0378 |
| 62749026 | EDI: IRS.COM | Mar 08 2023 02:05:00 | Internal Revenue Service, Centralized Insolvency, PO Box 7346, Philadelphia PA 19101-7346 |
| 62749029 | + EDI: MINNDEPREV.COM | Mar 08 2023 02:05:00 | MN Dept of Revenue, Attn: Denise Jones, PO Box 64447, Saint Paul MN 55164-0447 |
| 62749027 | EDI: CBSMASON | Mar 08 2023 02:05:00 | Mason Easy Pay, PO Box 2808, Monroe WI 53566-8008 |
| 62749028 | + EDI: CBS7AVE | Mar 08 2023 02:05:00 | Midnight Velvet, Attn: Bankruptcy, 1112 7th |

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|----------|----------------|----------------------|---|
| 62749030 | EDI: CBS7AVE | | Avenue, Monroe WI 53566-1364 |
| | | Mar 08 2023 02:05:00 | Montgomery Ward, 1112 7th Ave, Monroe WI 53566-1364 |
| 62761090 | + EDI: CBS7AVE | | |
| | | Mar 08 2023 02:05:00 | Montgomery Ward, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849 |
| 62749031 | + EDI: CBS7AVE | | |
| | | Mar 08 2023 02:05:00 | Seventh Ave/Swiss Colony Inc., Attn: Bankruptcy, 1112 7th Ave, Monroe WI 53566-1364 |
| 62761091 | + EDI: CBS7AVE | | |
| | | Mar 08 2023 02:05:00 | Seventh Avenue, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849 |
| 62749032 | ^ MEBN | | |
| | | Mar 07 2023 21:02:44 | Waypoint Resource Group, Attn: Bankruptcy, 301 Sundance Parkway, Round Rock TX 78681-8004 |

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|---|
| 62904397 | *+ | Bigos Management, 8325 Wayzata Blvd, Minneapolis MN 55426-1398 |
| 62904400 | *+ | Enhanced Recovery Company, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville FL 32256-7412 |
| 62904401 | *+ | Get It Now, LLC, Attn: Bankruptcy/Customer Care, 5501 Headquarters Dr, Plano TX 75024-6191 |
| 62904402 | * | Ginny's, 1112 7th Ave, Monroe WI 53566-1364 |
| 62904403 | *+ | Ginnys/Swiss Colony Inc, Attn: Credit Department, Po Box 2825, Monroe WI 53566-8025 |
| 62904404 | *+ | Home Choice, 511 87th Lane NE, Minneapolis MN 55434-1024 |
| 62904405 | *+ | IC Systems, Inc, Attn: Bankruptcy, Po Box 64378, St. Paul MN 55164-0378 |
| 62904406 | * | Internal Revenue Service, Centralized Insolvency, PO Box 7346, Philadelphia PA 19101-7346 |
| 62904409 | *+ | MN Dept of Revenue, Attn: Denise Jones, PO Box 64447, Saint Paul MN 55164-0447 |
| 62904407 | * | Mason Easy Pay, PO Box 2808, Monroe WI 53566-8008 |
| 62904408 | *+ | Midnight Velvet, Attn: Bankruptcy, 1112 7th Avenue, Monroe WI 53566-1364 |
| 62904410 | * | Montgomery Ward, 1112 7th Ave, Monroe WI 53566-1364 |
| 62904411 | *+ | Seventh Ave/Swiss Colony Inc., Attn: Bankruptcy, 1112 7th Ave, Monroe WI 53566-1364 |
| 62904412 | *+ | Waypoint Resource Group, Attn: Bankruptcy, 301 Sundance Parkway, Round Rock TX 78681-8004 |

TOTAL: 0 Undeliverable, 14 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 09, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 7, 2023 at the address(es) listed below:

| Name | Email Address |
|-------------------|--|
| Gregory A Burrell | on behalf of Trustee Gregory A Burrell cmecfjzkmn@ch13mn.com |
| John R. Stoeber | |

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jstoebner@mantylaw.com lfrey@mantylaw.com;MN04@ecfbis.com

John R. Stoebner

on behalf of Trustee John R. Stoebner jstoebner@mantylaw.com lfrey@mantylaw.com;MN04@ecfbis.com

US Trustee

ustpregion12.mn.ecf@usdoj.gov

Wesley W. Scott

on behalf of Debtor 1 DAVID MICHAEL MOODY samantha@lifebacklaw.com ScottWR72722@notify.bestcase.com

TOTAL: 5